





THE MODERN SQUARE

February 2016, Volume 55, Number 2

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 Daryl Stout

 <u>Manager:</u>
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 Little Rock, AR 72204-6655

Postmaster: Send address changes to: Modern Square P.O. Box 55655 Little Rock, AR 72215

Editor:

Fred Fisher 47 Hays Hill Rd Conway, AR 72032 Cell: (501) 428-9026 ASSDFModernSquare@gmail.com

SEND ALL CORRESPONDENCE, ITEMS FOR PUBLICATION, ADVERTISEMENTS and PAYMENTS TO THE EDITOR.

<u>Deadlines</u>: All club reports, ads, and miscellaneous information must be received by the 5th of the month preceding publication.

<u>Policies:</u> Club reports should be limited to <u>250</u> words. Non-commercial ads submitted to the *Modern Square* to promote dance events within the Federation area will be accepted only from ASSDF member clubs, organizations and their Callers. Letters to the editor must be signed, but names will be withheld upon request. The editor reserves the right to omit, condense, or rewrite all items submitted.

| Advertisements : | <u>Advance Payment Required</u> Monthly Rates | | | | |
|---|---|--|--|--|--|
| ASSDF Member Clubs | | | | | |
| Full Page - \$25.00 | Two Center Pages - \$70.00 | | | | |
| Half Page - \$12.50 Booster Ads \$10.00 | | | | | |
| Commercial (non-ASSDF members) | | | | | |
| Full Page - \$35.00 | Two Center Pages - \$85.00 | | | | |
| Half Page - \$20.00 Booster Ads \$10.00 | | | | | |
| The annual rate of ads is twelve times the monthly rate. Make all checks payable to ASSDF. | | | | | |
| The address of the official ASSDF website is | | | | | |

http://www.assdf.com



Modern Square

February 2016

| ASSDF Officers | | |
|-----------------------|-----------------------|--|
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ARKANSAS STATE SQUARE DANCE FEDERATION

| Elected Officers for 2016 | | | |
|--|--|---|--|
| President | First Vice President | Second Vice President | |
| Scott & Angela Blackshear 208 Stroop Trail Royal, AR 71968 (501) 617-5354 scottb2000@outlook.com | Roana & Bill Petrie 3114 Donalson Lane White Hall, AR 71602 (870) 247-2698 roanapetrie123@gmail.com | <i>Modern Square</i> Editor Fred Fisher 47 Hays Hill Rd. Conway, AR 72032 (501) 428-9026 ASSDFModernSquare@gmail.com | |
| Third Vice President | Secretary | Treasurer | |
| Subscription Dances Earnest & Carol Stander 5137 Greenway Dr. N. Little Rock, AR 72116 ernest.stander@yahoo.com | | | |
| Past President | Circulation & Web | Historian | |
| Brenda Griffin 103 Indian Springs Dr. Bryant, AR 72022 (501) 416-5366 arkidancer@yahoo.com | Daryl Stout Box 55655 Little Rock, AR 72215 (501) 476-2545 Wx1der@gmail.com | Cathy & Royce Beesley 4850 Hwy. 14E Newport, AR 72112 (870) 217-2332 royceandcathybeesley@yahoo.com | |
| Parliamentarian | Education & Publicity | Insurance | |
| Bill O'Neill 2611 Valley Dr. Searcy, AR 72143 (501) 352-3741 bhoneill@yahoo.com | Gordon & Sue White 6 Perfecto Place Hot Springs Village, AR 71909 (501) 922-0803 white3297@hotmail.com | Ann Grigsby 7206 Springhill Rd. Alexander, AR 72002 (501) 847-2624 grigsby123@sbcglobal.net | |
| Round Dance | | 2016 Fall Festival | |
| Cathy Fisher 47 Hays Hill Rd. Conway, AR 72032 (501) 428-9026 conwayrounds@gmail.com | <u>Appointed</u> <u>Officers</u> | | |
| Advertising | USDA Delagates | Showcase of Ideas | |
| | | | |

1951 PAST ASSDF PRESIDENTS 2014

The ASSDF was formed in 1949 by Otis A. Huggins and Richard Dick. Max Smith was appointed in 1949 to plan and promote the first ASSDF dance.

| 1051 | C D & Carol Williams | 1984 |
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| 1963 | Mark & Bessie Grumbine | 1996 |
| 1964 | Frank & Joyce Taylor | 1997 |
| 1965 | Clyde & Elaine Baum | 1988 |
| 1966 | Billy & Betty Gilliam | 1999 |
| 1967 | Bob & Jean Neidecker | 2000 |
| 1968 | Bob & Edna Johnson | 2001 |
| 1969 | Larry & Fay Echlin | 2002 |
| 1970 | Wayne & Lura Wade | 2003 |
| 1971 | Vince & Judy Vinciguerra | 2004 |
| 1972 | Alvin & Ellen Gentry | 2005 |
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Happy New Year, from our family

to yours!



Scott, Angela, Bailey & Brooke Blackshear



Hello again Square Dance friends, here we are in February already! We would like to wish all Sweethearts Happy Valentine's Day early!

Angela and I attended the 3 Amigos Dance at Mabelvale on January 2nd, and it was a SUPER Dance!! A good time and good food was free for the taking. The calling was great! Gene and Phillip took turns keeping the floor full of dancers. If you haven't attended one of these dances, you are missing out!! I am sure Bill Strawn would have been well satisfied with the outcome from this dance. Bill is the one who started the 3 Amigos Dance. Should it keep growing we will need to find a larger place to hold it!! We miss you Bill!!

To continue the good news we are hearing about new dancers from several clubs. We got to dance with some from the Twirling Lariats and some from Blue Belles & Beaus, and I am sure there were others. I've heard that some clubs are having classes starting, right after ending classes, and this is awesome!! Congratulations guys, this is what it takes to build our club of dancers.

As we conclude with this message we really need booster ads, \$10 is not much money to tell your friends a little about what's going on in your life, or your club. To get an ad submitted, please contact the Editor, Fred Fisher to arrange the ad and payment (by the way please thank Fred for doing a great job on our *Modern Square*), He has saved us a lot of money!!

So long for now and as always we look forward to seeing you in our



Scott & Angela Blackshear Dresident – 2016

BOOSTER & SPOTLIGHT ADS!

Booster Ads

These ads are for personal use and not for advertising. They may incorporate pictures and text. The size of the ad will be approximately 2 inches high by 4 inches wide and will cost \$10.00 per month.

Spotlight Ads

These are full page ads that relate to Square Dancing. They are to be used for "Spotlighting" Dancers, Callers, Cuers, or Clubs. They may incorporate pictures and text. The cost is \$15.00. There is a limit of one Spotlight Ad per issue.



Contacting the Circulation Manager Daryl Stout Modern Square Circulation Manager 10434 West 36th St, #24-C (501) 476-2545 Little Rock, AR 72204-6655 wx1der@gmail.com Prompt Renewal ... If you wait until the last minute to renew your

Prompt Renewal ... If you wait until the last minute to renew your subscription, or sign up for The *Modern Square* (including at a Subscription Dance very close to the 10th of the month preceding the month of issue), you may MISS one or more issues, and may NOT be able to get a copy of the missed issues, even if you had material published in it.

Remember ... If you do not contact the Circulation Manager when you have a delivery issue, then there is no way for him to rectify it. The problem may be in the database record or with the Postal Service. Both can be fixed.

Note ... The ONLY time that a dancer should contact the Circulation Manager regarding someone else's subscription, is in the event of that person's death, so that the subscription can be cancelled.

<u>FROM THE</u> <u>EDITOR</u>



One of the "benefits" of being editor is being able to read all the articles and reports before anyone else. Two caught my eye this month.

<u>The first article</u> is from Ann Grigsby our Insurance Chairman. In it she gives an overview of the insurance that is available to our clubs through the USDA (United Square Dancers of America). What strikes me is how few of our clubs take advantage of that insurance offer!

Do you realize that, if there is an accident at a club sponsored event, the club, its officers, and all its club members can be held liable? Imagine a court judgement resulting from a fall that leads to a broken back. Hospital, doctor, medical, and rehabilitation bills can run over \$750,000. Pain and suffering??? The point is a judgement will first have to be paid by the club. No insurance? Not incorporated? Then the club officers and all members are responsible. In a case like that you could lose your savings, home and any other assets that are in your name.

Protect your wallet! Does your club have insurance!

<u>The second article</u> is from J.K. Fancher. No ... not because of the complements he directs to me (thanks JK). Instead it reminds me to pass on some great news. After a review of the ASSDF 2015 finances we can announce that we no longer stand on the brink of disaster. Better yet ... next year ... the *Modern Square* is in a position to break even.

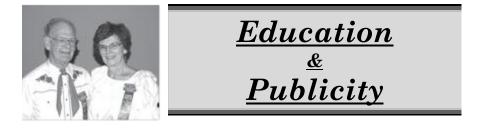
Who would have "thunk" that?

WE STILL NEED your support of our advertising program.

Another issue that J.K. raises concerns data preservation. I must disagree with him on one point. Paper and paint preserved a very tiny portion of history. Add data storage and you stand a better chance of preserving more of your history. It is a topic that the ASSDF board will need to delve into at some point.

Until next time ... Enjoy your dancing folks!

Fred Fisher



For years DOSADO.com has been the premier website for both square dancers and callers. In addition to finding a directory of callers, cuers and square dance clubs (domestic and international) you can find a calendar of events featuring dances, festivals, weekends and trips. For square dance callers and cuers, this was the go-to site for purchasing equipment records and now downloadable mp3 files.

This website has always been well maintained by Tom and Pam Dillander. Since Tom's untimely passing, Pam and her staff have been diligent in continued in their effort.

In November, Paul Cote and his wife, Mary Ellen purchased all of the square dance related assets of Palomino records and DOSODA.com. They are rebuilding the website and will carry on the tradition of service to the square and round dance activity. You may not be aware, but it was just two years ago that Paul, thank goodness, purchased the assets of Hilton Audio (turntables, amplifiers and accessories).

Pam's son, Travis, has taken over the pressing plant in Shepardsville Kentucky, just off Interstate 65. The record pressing equipment that he uses is one of only several left in the world today. If you are ever in the area, you should stop in and see the operation. I'm guessing that he would be glad to show how the system works. From a small cup of vinyl crystals, either black or colored (I can't imagine "Pink Cadillac" being pressed onto a black record) the crystals are pressed into a hot flat iron and baked for several minutes. Then, walla, a 45 or 33 record is created.

Next time you get onto the computer, take a look at the "new" DOSADO.com. It will become a go to site for you.

Much of the above came from an e-mail from Paul and Mary Ellen at Hilton Audio Products of Texas, LLC.

Gordon & Sue White

Dedition Dextras

The *Modern Square* is now available ONLINE in addition to your printed copy. The full printed issue appears with the following **E***xtras*:

- 1) **Full color** on all pictures and ads presented in color.
- 2) All **pictures** submitted to the Editor will be published.
- 3) Link available in you inbox on or about the 15^{th} of each month.*

In order to receive \mathbf{E} -*edition* \mathbf{E} *xtras* you must be a paid subscriber and (of course) we must have your email address.**

Sign up by send your email address to the Editor at ASSDFModernSquare@gmail.com

- * The arrival time of your printed version will not change.
- ** We will NEVER sell or give away your email address. It will only be used once a month to forward the link for the **E**-*edition*.



Blue Belles and Beaus New Year's Dance



The Three Amigos





Spotlight On

The Maverick Mixers

The Maverick Mixers would like to introduce everyone to our new caller ...

Phil Moorehouse!

Welcome to the Maverick Mixers! We are so happy to have you Phil!

Come dance with Phil & the Maverick Mixers.

2nd, 4th & 5th Saturdays 7:00 Workshop 7:30 Square and Line Dancing American Legion Hut Mabelvale.

We'd love to see you!



FREE YELLOW ROCKS DURING THE MONTH OF FEBRUARY

February—The Month of LOVE

A kiss makes the heart young again and wipes out the years.

Rupert Brooke

Romance is thinking about your significant other, when you are supposed to be thinking about something else.

Nicholas Spark

I'd rather have roses on my table than diamonds on my neck. Emma Goldman

If you have only one smile in you give it to the people you love. Maya Angelou

Levis & Lace



.J. K. Fancher

A New Era



I'm impressed. Our editor of the *Modern Square* dared to step out from the way that we have edited, compiled and distributed our beloved state square dance magazine since its inception over sixty years ago. Editor Fred Fisher proved that indeed the concept is doable, practical and it no doubt ushers in a modern way of doing things.

On the practical side, think of some of the immediate and positive features an email version can bring into play. First off it can eliminate printing and mailing expenses. Both of which are real negatives when it comes to having money available to fund the publication each month.

One big plus I noted was that Fisher stated that he could use an unlimited number of photos each issue. Of course with the current advances in digital photography that is easy to accomplish and with stunning detail and dazzling color that is just not quite there in the printed version. It is just as easy to email dozens of photographs as it is to send only one. No color printing processes are involved.

But it is not all peaches and cream. There is a down side that I'm sure we can adjust to. The concern does not revolve around the ease and expediency of editing, printing and distribution. But with data preservation.

My concern for the moment is who keeps the record of the history of the organization over the long haul? Who or what entity perpetuates a solid history for generations to come? If someone were to ask the question, "How old is the Arkansas State Square Dance Federation?" The average Arkansas square dancer or caller, including me, probably would not know. But they might remember that that kind of information is always in the *Modern Square*. In addition to the origin date there is a complete list of the presidents that have served each year. How cool. Just think of all the history of clubs and activities that is contained in all the old hard copy magazines.

Sure, someone needs to hang onto a file of the hard copies. Hopefully there is some history geek there to do just that. My experience in the many clubs that I have been part of is that when a new administration takes, a lot of old records are simply tossed out. After a few years someone needs a bit of information and it's not there. A well-meaning former administration had thrown it out.

Now, some purists will say that the perfect data storage system exists today in digital format. In theory that is correct. In reality its simply does not exist. Sure we have cloud storage today. But can it be trusted any more than magnetic wire, magnetic tapes, CD disks or computer hard drives. Historically, paper and paint have proven to be the best information preservation mediums to date in the history of the world.

There is yet another factor that has to keep in mind. That is common courtesy. Several years ago a new young president of the Kiwanis Club in Harrison decided that the newsletter that I put together and distributed should go modern and be sent as an email attachment. Which I did and it was well received. At the same time I made the submissions to the local paper of both the stories and photographs in the same manner.

How easy! But there was one factor that made it a shade less than perfect. Of our sixty or so members, four did not and still do not have email capabilities. They are older but are extremely loyal members.

The question for me in that circumstance was, am I going to just forget that these four members exist? Of course not. It was just as easy for me to print four copies as it was sixty. Besides I get the pleasure of handing each member their own personal copy. That's called building relations.

As long as we do not forget our "four" members, the paperless *Modern Square* is a way for the ASSDF to shed itself of an impending revenue shortfall. I do have to admit there was some excitement about opening that email and have the bright red circle on the cover burst in my face. Folks, we've talked long about making drastic changes in the way we do things to create the new square dancers. This may be one of them.

Certainly both versions of the *Modern Square* will exist for some time but we have to prepare for the inevitable. We will need it to happen.

I took some time over the holidays to do some serious research and reflection of some of the new things happening on our square dance activity. The paperless *Modern Square* concept was only one of them. Another one was the demise of two of the foremost suppliers of

equipment and services to the square dance community for the last thirty years, specifically, Hilton Audio Products and Tom and Pam Dillander's Palomino Records/DOSADO.com.

Paul and Mary Cote of Houston, Texas have purchased the assets of both companies and are in the process of bringing both back up to the reliable standards of former days. They do not plan to manufacture phonographs or vinyl records for sale. One exception. Pam and son Travis Dillander did retain the Palomino name and the vinyl record pressing facility.

There could be a slight negative ripple effect of that action. It means that there are no phonograph/amplifiers currently being manufactured specifically for square dancing. It also means that little new music on 45 vinyl will be available. Callers who still depend on 45 records could find their music repertoire diminished. New callers will fall right into the MP3 music and laptop computers mindset with no problems.

I see the potential for at least a small market for a little phonograph/amp such as the old Hilton Micro series (perhaps not as powerful). There has to be tons of square dance 45 rpm vinyl records around that a new caller could utilize. I'm thinking of home or basement groups that in the past have fueled the creation of new square dancers. Many callers started out that way and it is certainly clear today that we need new dancers and callers anyway we can get them.

So you see many changes are happening in the mechanics of the square dance world and with my holiday week of self-directed introspection I was able to find some areas of interest I felt needed comment. I discussed two of them this time, paperless magazines with the *Modern Square* as an example and company owner changes that will impact the square dance industry.

Next month I will comment on two more aspects of my 2015 reflections. That article will focus on the use of "alternative music" and the use of the digital billboard of social media in the modern square dance world. You will see an interesting connection regarding alternative music.

Stay tuned and ...

Dance often with style.

(870) 741-6345

w5wee@cox.net

Where are your special events?

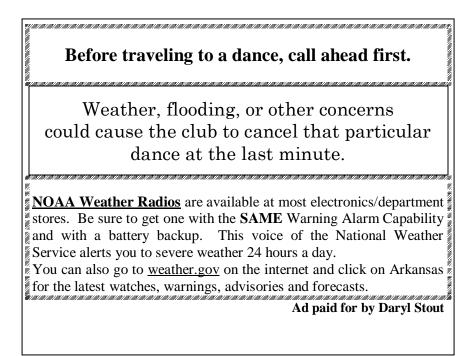
Order of Listings for Special Events Section Date, Club Name, Dance Name, Start Time, Caller, Location

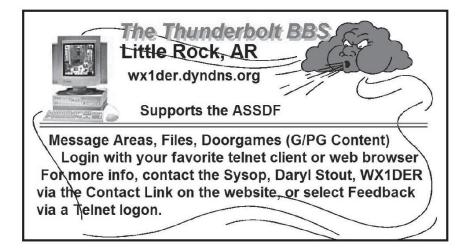
Please notify the *Modern Square* Editor of your club's special events (up to one year in advance) with all information included as listed above. The earlier **all** information is provided, the earlier the listing will appear.



National Square Dance Convention®

2016 - June 22 - 26 - Des Moines, Iowa 2017 - June 21 - 24 - Cincinnati, Ohio 2018 - June 27 - 30 - Kansas City, Missouri 2019 - June 26 - 29 – Atlanta, Georgia





| Sth | 4 th | 3 rd | 2 nd | $1^{ m st}$ | | |
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| Bellla Vista Pine Bluff | Bellla Vista Pine Bluff | Bellla Vista Pine Bluff | Bellla Vista Pine Bluff | Bellla Vista Pine Bluff | Monday | WHER |
| Conway Kibler | Conway Kibler | Conway Kibler | Conway Kibler | Conway Kibler | Tuesday | E IS TH |
| Hot Springs Village Mountain Home | Hot Springs Village Mountain Home | Hot Springs Village Mountain Home | Hot Springs Village Mountain Home | Hot Springs Village Mountain Home | Wednesday | E DAN |
| Charleston Conway Jonesboro Little Rock Searcy Hot Springs Village | Charleston Conway Jonesboro Little Rock Searcy Hot Springs Village | Charleston Conway Jonesboro Little Rock Hot Springs Village | Charleston Conway Jonesboro Little Rock Searcy Hot Springs Village | Charleston Conway Jonesboro Little Rock Hot Springs Village | Thursday | WHERE IS THE DANCE TONIGHT? |
| Little Rock | Royal Texarkana Rose Bud | Little Rock | Royal Texarkana Rose Bud | Little Rock Royal | Friday | IGHT? |
| Harrison Little Rock | Little Rock | Harrison | Little Rock | | Saturday | |

<u>Insurance Chairman</u>

ARE YOU DANCING UNINSURED?

IS THE CLUB INSURED?

We've all heard or read about the horror stories.

Incident ... Lawsuit ... Attorneys ... Court ... Settlement

Many of us assume "Square Dancers would never sue a club or its members". The reality is quite different. If an incident occurs and your club is not insured and incorporated, the settlement will come out of <u>all</u> of the club member's pockets.

Every square dance organization needs General Liability and Accident Medical Expense coverage while conducting and sponsoring dance activities. As closely as safety rules are followed, accidents can and will happen. Our insurance program is designed for USDA dance groups and provides both in one package.

- Liability Insurance, which protects the club, its members and its officers from financial loss due to unforeseen incidents. Remember, these incidents may develop into litigation against members and the club.
- Accident Medical Insurance, which helps protect club members from financial loss due to a covered accidental bodily injury.

What is involved? Every club member (100% at all times) must be enrolled or registered in the insurance program in order for the club and the member to be covered.

Who is covered? The club and its members are while participating in club or organization sponsored and supervised dancing activities.

New member? Send in a form and payment and they are covered.

Students? They are covered automatically for 9 months (only at lessons). They of course must also be registered. After 9 months (or graduation) they then must be enrolled and fee paid as a club member.

Specials? Exhibitions? The club only needs to request a certificate of insurance for the event and it too is covered.

What's not covered? Can we dance in a privately owned facility such as a barn or for lessons in a home? Another part of this question is "are the dancers insured when dancing at a private residence or facility?" The answer to both these questions is no. The club is not covered. The dancers are not covered.

Many times I hear a club member say that a caller run club does not need USDA insurance as "their caller" said the dancers in his club are covered by his insurance through Caller Lab. The following appeared in the July-August 2014 Callerlab's Newsletter:

"As information, CALLERLAB's general liability insurance covers our Members only. Clubs and officers are not covered by CALLERLAB's policy. United States Dancers of America (USDA) can provide general liability insurance to dancers and club leaders. Clubs are encouraged to contact USDA for insurance liability coverage."

What about visitors? Independent dancers are not covered under our insurance. A guest of a club member is not covered by our insurance. Only the dancers whose names have been submitted on a club's roster and paid the insurance fee are covered. There are no exceptions to this statement!

What is the fee? An annual flat rate fee of \$4.75 is charged per enrolled club member. The minimum fee for a club is \$45.00. A club must have at least eight (8) members listed on their roster to register for insurance.

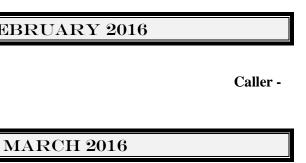
Confused yet? Have questions?

That is where I come in. I am the Insurance Chairman for the ASSDF. I am the contact person for all questions and filings with the USDA Insurance program. I may not know all the answers but I know where to find them And ... if they are not there, who to ask?

Protect your club! Protect your fellow club members! Most importantly!

Protect your wallet!

Ann Grigsby



Cookie Time Dance

Caller - Jay Wright

Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

22



Start Time - 6:00

Twirling Funtimers

9th

FEBRUARY 2016

"Special Events"



| Start Time – 6:00 Location – Van Matre Senior Ce | | | |
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| | AU | | |
| 10 th | Twirling Funtimers | | |
| | Time – 6:00 ion – Van Matre Senior Ce | | |
| | | | |

23

Twirling Funtimers Start Time – 6:00 **Twirling Funtimers** - 6:00

Location – Van Matre Senior Center, 1101 Spring Street Mountain Home

Hawaiian Dance **Caller – Phillip Moorehouse**

Caller - Ron Wise Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

Spring Fling Dance

April Showers Dance

MAY 2016

Location - Rose Bud Community Center, 5916 Hwy 36W Rose Bud

Location - Judsonia Community Center, 601 Judson St. Judsonia

11th Twirling Funtimers

Start Time – 6:00

Caller – Philip Moorehouse Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

14^{th} **Blue Belles and Beaus**

Start Time – 7:00

Location - Judsonia Community Center, 601 Judson St. Judsonia

JUNE 2016

Roll Your Own Sundaes Dance Caller – "Cherokee" Bill Cochran

JULY 2016

Caller – James "Jammer" Cochran an Matre Senior Center, 1101 Spring Street Mountain Home

AUGUST 2016

"Hot & Dry" Ice Cream Floats Dance Caller - Doug Mallory an Matre Senior Center, 1101 Spring Street Mountain Home

Watermelon Splash Dance

APRIL 2016

8th | Heber Springers

Blue Belles and Beaus

Twirling Funtimers

Start Time – 7:00

Start Time – 7:00

Start Time – 6:00

9th

13th

8th

 13^{th}

Spring Special Dance

Caller – Tim Tyl

Caller – Phillip Moorehouse

Anniversary Dance

SEPTEMBER 2016

10th | Blue Belles and Beaus

Start Time – 7:00 **Caller – Phillip Moorehouse** Location – Judsonia Community Center, 601 Judson St. Judsonia

14th Twirling Funtimers

Start Time – 6:00 Location – Van Matre Senior Center, 1101 Spring Street Mountain Home

OCTOBER 2016

5th **Twirling Funtimers** Start Time - 6:00

Club Anniversary Dance Caller – Pat Christe

Special Dance

Autumn Fest Dance

Caller – Dave Roush

Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

NOVEMBER 2016

9th **Twirling Funtimers** Red, White & Blue Dance Caller - "Cherokee" Bill Cochran Start Time – 6:00 Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

12th Blue Belles and Beaus

Start Time – 7:00 **Caller – Phillip Moorehouse** Location - Judsonia Community Center, 601 Judson St. Judsonia

DECEMBER 2016

10th Blue Belles and Beaus

Start Time - 7:00 Caller – Phillip Moorehouse Location - Judsonia Community Center, 601 Judson St. Judsonia

14th | Twirling Funtimers **Holiday Celebration Party Dance** Start Time – 6:00 Caller - James "Jammer" Cochran Location - Van Matre Senior Center, 1101 Spring Street Mountain Home

USO Dance



Club Reports

BLUE BELLES & BEAUS

<u>Judsonia</u>

So, I just heard about this book . . . "Younger Next Year for Women: Live Strong, Fit, and Sexy - Until you're 80 and Beyond" which promotes exercising "hard" six days a week and eating healthier and all that stuff. I've decided, I'm not going to read it. Sounds too much like work. Why would I do that if I could go square dancing, eat what I want, and use up calories having fun???? Don't you agree?????? I can't be alone in this thinking!!! And the only New Year's Resolution you should make is to get your butt up off those chairs and do it! If you can't twirl or turn too much (cause of physical problems) just get up and line dance. You should have seen Mick and Phil dancing (alone, I might add) to "Trashy Women" on New Year's Eve (and they hadn't even had any alcohol!!) I'll betcha they burned some calories doin' that, and their wives were burnin, just watching (calories).

Without meaning to repeat myself, I am soooo in awe of our new club members. One couple, I won't mention names . . . OK, I'm going to, Theresa and Johnnie Martin brought the nicest couple to our New Year's Eve dance (they'd never danced before, but Theresa had lent the lady an outfit) and they were sooo much fun and they want to start dancing with us. Is that neat or what!!!!! Our Newbies are already recruiting!!!!

OK, I'm getting close to the word quota for this article so I will get down to business . . . (funny business) . . . I missed my own sweeties birthday last month on January the 5th (YIKES, do I owe him!. hmmmn . . . that could be fun too!) and Paul Williams on the 18th of February. The BEST to both of you and wishing you many, many more birthdays, indeed.

An update on Phil's daughter, Brook – see the Pic on page 11 of her dancing with her dad. Pretty neat, huh!? She's come a long way.

Please come see us on Thursday's at the Judsonia Community Center. We're all about fun. Make sure you call ahead regarding the weather.

Hope to see you in a square in 2016!!!

Jeanne

Conway

CONWAY ROUNDERS

The Conway Rounders have started the year off in a big way.

On the 15th and 16th of January we represented Arkansas at the January Jewel Festival. It is held yearly by the Red River Rounders in Shreveport Louisiana. Seven hours of Round Dancing on Friday and Saturday night and six hours of workshops during the day on Saturday left us all HAPPILY foot sore and tired. It was sooo worth it!

There was a bit of sadness in this year's Jewel. For the first time in 25 years Bill Buck was not a part of our Round Dance experience. He passed away on December 9th. He and Martha (2012) were well known throughout the Round Dance Community. They choreograph many wonderful dances. They always took the time to mentor a new cuer (me) and were an inspiration to both Fred and I. We will miss them.

Our Foxtrot Beginner Classes started on the 21^{st} with an Open House. It was great to see so many of our Cha-cha students returning for more lessons (punishment?). More important the NEW students! WOW! We start the official classes on the 28^{th} . It looks to be a great group!

Dance ... no matter the form ... it adds years to your life.

Cathy Fisher

DIAMOND SQUARES

Hot Springs Village

Our second new dancer program of the season is underway, having started on Thursday, January 21. We are expecting a good turnout of "returning beginners" who had to drop out of our fall program for various reasons, new beginners who have responded to our advertising, and friends recruited by our dancers. More about this next month.

When Gordon and I started Diamond Squares in 2008, one of our goals was to "promote the activity." We want to get people dancing and keep them dancing. Some of you know about the new club, Ouachita River Squares, in Malvern. Gordon began teaching there after Bill Strawn's untimely death. Organized by David Hughes and Barbara Baker, it is a small group with enthusiastic learners. Malvern is a great location within square dance commuting distance of Hot Springs, Arkadelphia, Benton, Pine Bluff and Little Rock. They need angels for their dances on Sunday, 2-4 pm at the Malvern Boys and Girls Club. If you are a dancer comfortable dancing the mainstream program, they would appreciate your help. Call Barbara at 501 337-7764.

Diamond Squares dances on Thursdays at the Coronado Center, 150 Ponderosa Way, Hot Springs Village. New dancer program at 6:30, Mainstream at 7:45. We'd love to see you around our square.

Sue White

GUYS 'N DOLLS

HEBER SPRINGERS

Greeting from the Heber Springers.

I hope this long cold winter is not keeping you from dancing. I know this is going to turn out to be a great year, not only for the clubs but for the dancers as well. People need to dance. When you see folks getting in and out of their cars you can tell the ones that are active and the ones who rarely move. Dancing keeps the body in tune. When I watch people really putting a lot into dancing they are moving every part of their bodies. It is hard to get around well if only one part is stove up. So get to swinging, yelling and having a wild time. That is what your body is for.

It is the time of the year to be down in South Texas. I would love to be dancing ever night of the week. Jim and Wilma Sanders, as well as Eulas and Faye Abbott are there now. I know they are having a ball.

Our club officers are busy planning out this year's activities. It takes a lot to get it all going. We have two specials very soon. Valentine Day Dance will be the 12th of February and The St. Patrick Day Dance March 11th. We sure hope we have a large crowd at these dances.

Happy Anniversary to Jim and Wilma Sanders on the 10th day of February and a happy birthday to you Paul Williams on the 18th.

Bob

Rose Bud

Texarkana

LEVIS & LACE

MAVERICK MIXERS

LOVE is in the air! What do you LOVE? SQUARE DANCING-of course!!! And that's a good thing because we would LOVE to have you dance with the Maverick Mixers at the Legion Hut on Mann Road in Mabelvale on the 2nd and 4th Saturday of each month.

We were thrilled to see such a large turnout at the 3 Amigos Dance. This year Gene Gancarczyk and Phil Morehouse paid a special tribute to the third amigo - Bill Strawn. There were at least 6 squares that helped kick off the New Year with square dancing. Martha Wyre and Mic Watts led several line dances. Phil and Gene were very appreciative to all who provided food and helped with the decorations and cleanup.

Until the Maverick Mixers can find a new permanent caller, we want to give an extra special thanks to Phil and Gene for calling for the Maverick Mixers. Martha Wyre and Mic Watts have been teaching some new line dances in recent weeks too.

We want to thank everyone who has visited the Maverick Mixers. The "new" dancers seem to be doing GREAT. We LOVE our club and we LOVE our visitors too! You are always welcome to stop by at 7:00 for a workshop and dancing at 7:30. We have saved a place in the square for you.

Lots of LOVE from all of us!

Lanita

PISTOLS & PETTICOATS

SKOKOS PROMENADERS

Royal

Little Rock

Jonesboro

Kibler

STAR STEPPERS

Pine Bluff

Hello to my Square Dancing Friends!

I'm sorry that I missed several Star Steppers articles. After the fantastic State Federation Dance we were only able to make our dances.

Star Steppers are STILL dancing and working on ads for our class that starts on Jan. 11. We need more young people! But that means bringing babies and toddlers to the dances. We weren't prepared for that. We had to adjust our bylaws. Now, children MUST be kept off of the dance floor. Children must be attended by their parents at the food table. Children must be kept away from the caller and his electrical equipment. We want more young people! But, there MUST be some control over small children. Your club needs to be prepared ahead of time.

Bill Strawn's death really touched our hearts and we were so shocked that night when we heard about it.

We still miss Nolan Ricker as a member. He was such a sweet soul with so many smiles for everyone! We still think that square dancing adds fun to our lives, a few minutes to get your mind off of your problems, get needed exercise and to socialize with others. We need it all to keep our bodies in good shape.

Phillip has been throwing the basic 50 dance steps at us relentlessly, but in a different way or combined with different other steps. He makes it fun and a challenge! Woe to us! We usually mess up. We get a good laugh when all four ladies goofed up--but we ALL (perfectly) did the SAME wrong thing--quite a wonder!

We are proud of ourselves for NOT goofing up when we danced before 800-900 students and parents at the Sheridan Elementary Talent Show (Dec. 18). We got a lot of publicity, provided entertainment, and encouraged the 4th, 5th, and 6th graders that are currently learning to Square Dance in public school! Our only problem was getting up at 6:00 a.m. to be there dressed and ready to dance at 8:30 a.m. (Hey--we live on retirement hours!)

We all need to stay in touch --by getting the Modern Square--when we

have time to write the articles. Love to each to you. You are a great group of Square Dancers!

Roana

SIXTIES SWINGERS

Little Rock

Many dancers started the New Year off right...square dancing at "The Three Amigos Ride Again" dance, which was a tribute to the late Bill Strawn...who was our club caller, and who also was instrumental in getting that dance going. Callers Gene Gancarcyzk and Lieutenant Colonel Philip Moorehouse called to a packed hall of at least seven squares at the Mabelvale Legion Hut last month...and there was an "empty chair" in tribute to Bill's memory. Tears and laughter, along with many yellow rocks, were part of a fun filled evening...Bill surely would've been proud. One comment I noted was that Bill Strawn and "Wild Bill" Wilder were likely both harmonzing in Heaven...but I wonder if they might have been doing a duet of "YANG!! YANG!! YANG!!" Both of them are sorely missed, but they never will be forgotten for all the good they did for Arkansas Square Dancing over the years.

Ed Price has the monopoly on February birthday yellow rocks this month...my apologies to anyone who I may have missed. Several members are still dealing with various health issues, including this Reporter, who is "off the dance floor" until at least April, if not longer. Thanks to Ginny Short for keeping me in the loop on club news.

Thanks and yellow rocks go to our caller Ron Wise, who called for us in December, and at a demo in North Little Rock just before Christmas. It feels good to be dancing again after the holidays. And, we invite you to join our members and visitors, and put your heart into square dancing each Thursday, from 2pm to 4pm, at The Centre At University Park at 6401 West 12th Street in Little Rock. Please contact Jerry and Ginny Short at (501) 888-8013 for any last minute changes or cancellations. This is especially true if winter weather is occurring, or is forecast.

Daryl Stout

TWIRLING LARIATS

Little Rock

Happy Valentine month!

Birthday & anniversary yellow rocks to Dean Talley (2nd), Ed Price (10th), Taffy Melton (12th), Roger Garner (16th), Connie Backstrom (18th), Charles & Pat Rucker.

We've got a very energetic class going on right now! If you'd like to earn your wings or just review or just want to get out of the house, come on by the Hut, 7:30 to 9:30, every Monday night.

It'll be a huge dance April 29th. Our very own Dave Towry and Tim Tyl will join together on our 5th Friday to call an amazing dance. Put a huge red X on your calendar.

Some of the *Twirling Lariats* attended the Three Amigo Dance Jan 2 and had a great time! One of the amigos, Bill Strawn, was there in spirit only, but the other two, Gene Gancarczyk and Phil Moorehouse, were there in full song! We all knew Bill was smiling and tapping his foot.

The best days this month will be the 5th & 19th because those are the nights we are dancing! Come join Dave Towry and all the *Twirling Lariats* 6:30 to 7:30 for Plus Lessons, then square and line dancing 7:30 to 9:30. Hope to wave at you across the square real soon!

Carolyn Birdsong

VILLAGE A-TEAM

Hot Springs Village

"You have to love dancing to stick to it. It gives you nothing back, no manuscripts to store away, no paintings to show on walls and maybe hang in museums, no poems to be printed and sold, nothing but that single fleeting moment when you feel alive."

- Merce Cunningham



Club Directory

"A guide to good times and new friends"

| Order of Directory Listings Club Name, Type & Level of Dancing, When, Location, Club Contact, Caller | | | | |
|---|---------------------------|-----|--------------------|--|
| Type of Dancing Level of Dancing | | | Level of Dancing | |
| S | Square | BS | Basic | |
| R | Round | Μ | Mainstream | |
| L | Line | Р | Plus | |
| 0 | Open to couples & singles | Α | Advanced | |
| | | 2-6 | Round Dance Phases | |

BELLA VISTA

Kingsdale Squares S-M/P Mondays 7:00p.m. Riordan Hall, 2 Riordan Drive

Contact – Bill AllenCaller - John Eubanks33 Newquay La., Bella Vista, AR, 72714 (479) 876-5066

CHARLESTON

Circle Up Squares S-M/P Thursdays 6:30p.m. Hug Chevrolet, 407 East Main Contact - Patsy Burris Caller - Danny Burris 19408 US Highway 271, Spiro, OK 74959 (479) 462-2317

CONWAY

ConwayRounders R-2/3/4 Lessons Thursdays 6:30p.m. Club Level_ Thursdays 7:30p.m. Salem United Methodist Church, 1018 Salem Rd. Contact - (501) 428-9026 Cuer - Cathy and Fred Fisher

47 Hays Hill Rd., Conway, AR, 72032

conwayrounds@yahoo.com ConwayRounds.com

HARRISON

StardustersS-MCALL FIRSTSundays4:00p.m.First Presbyterian Church, Capps Rd. & Arbor Dr.Contact - (870) 741-6345Caller - J.K. Fancher407 Skyline Drive, Harrison, AR, 72601

HOT SPRINGS VILLAGE

Diamond SquaresO_S-MThursday6:30p.m(dancing September through June)
Coronado Center Room 6Caller - Gordon White

6 Perfecto Place, Hot Springs Village, AR 71909 (501) 922-0803

Village A-Team S-A1/A2 Wednesdays 7:30p.m. Coronado Center Conatact - Fran Bazemore Caller - Dave Towry 9 Celanova Ln, Hot Springs Village, AR 71909 franbazemore69@gmail.com (501) 922-1287

JONESBORO

Pistols & PetticoatsO_S-M/PThursdays7:00p.mSt. Paul United Methodist Church, 2201 South CulberhouseConatact - Bonnie HallettCaller – Boyce Brownbarville1613 Alonzo St., Jonesboro, AR 72401(870) 932-7740

<u>Judsonia</u>

Blue Belles & BeausO_S-M/P2nd 4th 5th Thursdays7:00p.m.Judsonia Community Center, 601 Judson StreetContact - Robert & Cheryl ShaverCaller - Phillip Moorehouse146 Opie Road, Bald Knob, AR 72010(501) 724-3930

KIBLER

SkokosPromenadersS-M/PTuesdays7:00p.m.Kibler United Methodist Church, Skokos CenterContact - (479) 474-8500Caller - Jay King1402 North 12th Street, Van Buren, AR 72956

LITTLE ROCK

Maverick MixersS_L_O2nd, 4th & 5th Saturdays7:00p.m.American Legion Building, Mann Road & Leah Lane, MabelvaleContact – Harry AtchleyCaller – Phil Moorehouse8711 Taliaferro Rd., Mabelvale, Ark 72103(501) 813-5871

Sixties Swingers S-M/P Thursdays 2:00p.m The Centre At University Park 6401 West 12th Street Contact – Ginny & Jerry Short (501) 888-8013 618 East Woodson Lateral Road, Hensley, AR 72065

Twirling LariatsO_L_S-M/P1st, 3rd, & 5th Friday6:30p..m.Mabelvale Legion Hut, Mann Road & Leah Lane, MabelvaleContact - Clifton Taylor & Carolyn CullinsCaller - Dave Towry9027 Hwy 5 North, Alexander, AR 72002(501) 847-2157

MOUNTAIN HOME

Twirling FuntimersS-P_RWednesdays6:00p.m.Van Matre Senior Center, 1101 Spring StreetContact - Craig & Karen GrothausCaller - Pat Christe39 Crestview Road, Mountain Home, AR 72653 (870) 424-2957

PINE BLUFF

Star SteppersS-MMondays7:00 - 9:00p.m.Central Presbyterian Church, 6300 Trinity DriveContact - Bill and Roana PetrieCaller - Phil Moorehouse3114 Donaldson Rd., Pine Bluff, AR, 71602870-247-2698Earl & Lynn Milroy(870) 879-1608

ROSE BUD

Heber SpringersO_S-M/P2nd & 4th Fridays7:00p.m.Rose Bud Community Center, 5916 Highway 36WContact - Theresa Holley (501) 592-2600Caller - Ron Wise390 Woodvine Trail, Higden, AR 72067orBob Hall (501) 250-5170

ROYAL

(Hot Springs area)

Levis & Lace S-M/P 1st, 2nd, & 4th Fridays 7:30p.m. First Baptist Church, 7402 Albert Pike Contact - Ted & Phyllis Keeney Caller - Gene Gancarczyk 1807 Nubbin Ridge Road, Royal, AR 71968 (501) 991-3292

TEXARKANA

Guys 'N Dolls S-M/P_R 2nd & 4th Fridays 7:00p.m. Eagles Lodge, 3407 East Broad Street Contact – Betty Ratliff Caller - Nelda Eaton 1706 N. Rondo Rd., Texarkana, AR 71854 Cuer – Guest Cuers Cell: (903) 824-5760 Home: (870) 774-6363

IS YOUR CLUB'S INFORMATION CORRECT? DO ANY OF YOUR CLUB CONTACTS NEED UPDATING?

Reporters and Club contacts If any changes need to be made, PLEASE notify the *Modern Square* editor. Thank you!

Directory of Arkansas Callers & Cuers

Bownderville, Boyce

(870) 530-2444 M/P Pistols & Petticoats

Burris, Danny & Patsy

19408 US Hwy 271 Spiro, OK 74959 (479) 462-2317 M/P: Yes Patterman08@yahoo.com *Circle Up Squares*

Christe, Pat

R #2 Box 2286 Thayer, MO 65791 Cell: (214) 449-5725 ppchriste@att.net M/ P: Yes Twirling Funtimers

Eaton, Nelda & Jon

PO Box 1118 New Boston, TX 75570 Home 903-628-2425 Cell 903-278-8068 M/ P: Yes EatonSDCaller@aol.com *Guys 'N Dolls*

Eubanks, John & Karen

3501 Castle Rock Dr. Joplin, MO 64801 (417) 624-2470 M/P/A: Yes jfeubanks@sbcglobal.net *Kingsdale Squares*

Fancher, J.K.

407 Skyline Dr. Harrison, AR 72601 (870) 741-6345 w5wee@cox.net *Stardusters*

Fisher, Cathy & Fred

47 Hays Hill Rd. Conway, AR 72032 (501) 428-9026 conwayrounds@gmail.com Rounds Phases 1-4; Yes *Conway Rounders*

Gancarczyk,

Eugene (Gene) & Carolyn 249 Songer Lane Pearcy, AR 71964 (501) 767-6354 geneandcarolyn@sbcglobal.net M/P Levis & Lace

Green, Jimmy & Carol

3240 Floral Rd. Floral, AR 72534 (870) 834-5362

King, Jay & Jody

1402 North 12th St. Van Buren, AR 72956 (479) 474-8500 P/A; Rounds 1-3; Yes jayking@cox.net *Skokos Promenaders*

Moorehouse, Phil

Lt. Col. USAF 4660 Stagecoach Rd. Redfield, AR 72132 (501) 960-4476 philmoorehouse@aol.com M/P Blue Belles & Beaus Maverick Mixers Star Steppers

Towry, Dave

#5 Magellan Circle H.S.V., AR 71909 (501) 915-0069 C 3; Yes Dave.Towry@yahoo.com *Twirling Lariats Village A-Team*

White, Gordon & Susan

6 Perfecto Place H. S. V., AR 71909 (501) 922-0803 white3297@hotmail.com P; Yes *Diamond Squares*

Wise, Ron

4800 Hwy 104 White Hall, AR 71602 870 267-0702 Ronwise@prodigy.net M/P; Yes *Heber Springers*

Highest Calling or Cueing Leve

M - Mainstream A – Advanced P - Plus C - Challenge

1 – 6 Cueing Yes – Available for Specials

ave you thanked your caller lately?

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| Make checks payable to ASSDF and mail with form to: Carolyn Birdsong 28912 Bandy Rd Little Rock, AR 72223 | |
| Little Kock, AK 12225 | |

Where is my Modern Square?

The *Modern Square* is mailed before the 23rd of the month proceeding the month of the magazine. If you do not receive it by the first or second day of the month (not counting Sunday) please ask your postmaster where it is and what is causing the delay. Complain loudly that you need this time sensitive publication because of the dance dates.

Look on the back cover to find your subscription expiration date. ConwayRounders Christmas Party 12-17-15









Blue Belles and Beaus New Year's Dance 12-31-15









Three Amigo Dance January 2, 2016





The Girls



Phyl and Ted







Levis and Lace



Líve Lívely-

Square Dancers Insurance Program is endorsed by: United Square Dancers Of America

Serviced by: U.S.D.A. National Insurance Coordinator Pat Inglis P.O. Box 22 Tucker, GA 30085-0022 (404) 298-6148 Fax (404) 298-6149 Email: usda.insurance@usda.org

Administered by:

MARKEL INSURANCE COMPANY 4600 Cox Road, Glen Allen, VA 23060-9817

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United Square Dancers Of America

Commercial General Liability and Accident Medical Insurance Program

Annual Flat Rate Fee Per Member

For Additional Information, Rates and Eligibility Contact The

U.S.D.A. National Insurance Coordinator

Entitles your club to participate in an insurance program designed especially for you as a member of your club or association! (requires 100% participation of a club's membership at time of application.)

THE TWO AREAS OF INSURANCE PROTECTION ARE LIABILITY AND ACCIDENT MEDICAL COVERAGE

As closely as safety rules are followed, accidents will happen. Accident Medical insurance helps protect club members from financial loss due to a covered accidental bodily injury. Liability insurance protects the club and its members and association officials from financial loss due to unforeseen incidents that may develop into litigation against members and dance organizations.

PART I -LIABILITY INSURANCE

A. LIMITS OF PROTECTION:

\$1,000,000 Combined Single Limit of Liability for bodily injury and property damage each occurrence (ubject to \$100 property damage deductible per claim) while participating in scheduled and sponsored dancing activities. \$100,000 limit for damage to premises renet to you. Non-owned/Hired Car Liability Coverage is available-contact U.S.D.A. National Insurance Coordinator for application.

B. WHO IS COVERED:

The club and its members while participating in club or organization sponsored and supervised dancing activities. Liability coverage applies in the U.S., its territories or possessions, and Canada.

C. WHERE ARE CLAIMS FILED:

Notify the Affiliate Insurance Chairman regarding any third party claims presented to the Chib/Association. Chairman shall call U.S.D.A. National Insurance Coordinator with fall description of incident.

PART II -ACCIDENT MEDICAL INSURANCE

A. WHAT ARE THE LIMITS:

\$10,000*-Usual and Customary Accident Medical Expensesincluding Dental

\$10,000 - Accidental Death Benefit

\$10,000 - Accidental Dismemberment Benefit (loss of both hands, both feet, sight of both eyes, or any combination thereof) \$5,000**- Accidental Dismemberment Benefit (loss of one hand, one foot, sight of one eye)

Accidental Death and Dismemberment Benefits Limitations

We will not pay for a Loss caused in any way by:

- 1. bodily or mental infirmity or illness;
- infection, except pyogenic or bacterial infection in a cut or wound caused by an accident;
- medical or surgical treatment, except for surgery which results from an accident;

- air travel, other than as a fare-paying passenger on a scheduled commercial flight;
- 5. war or act of war;
- taking part in a riot or felony; this shall not include being a victim of a felony;
- suicide; attempted suicide or intentional self-inflicted injury.

NOTE: "Accident Medical Coverage is excess to any other valid and collectible medical insurance covering the same accident. Coverage provided for covered medical expenses incurred within 52 weeks of the accident up to \$10,000 for all eligible expenses as stated in the Policy.

**if more than one of specified losses results from the same accident, only one amount, the largest, will be paid.

B. WHO IS COVERED:

Club members will be insured while participating in any regularly scheduled and sponsored dancing activity worldwide, including group travel (10 or more club members) in a vehicle commercially licensed for transportation of passengers and operated by a person holding a valid operator's license for such vehicle, while being transported to or from a covered dancing activity.

C. WHAT IS COVERED:

Accidental bodily injury sustained by an insured person while participating in dancing activities sponsored and supervised by a recognized club or organization.

D. WHAT IS NOT COVERED:

-Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;

-Eyeglasses, hearing aids, and examination for the prescription or fitting thereof,

-Suicide, attempted suicide or intentionally self-inflicted injury, -Injury due to participation in a riot;

 Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;

-Injury or sickness resulting from declared or undeclared war;
 -Injury or sickness while in the armed forces of any country;

 -Injury or sickness covered by any workers' compensation or occupational disease law;

 Treatment provided in a governmental hospital unless the Insured is legally obligated to pay such charges;

 -Infections, except pyogenic or bacterial infections caused wholly by a covered injury or sickness;

-Hernia, unless it results from a covered injury;

-The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;

-Pre-existing Conditions;

-Claims occurring while dancing at private residences;

-Services normally provided without charge by you or your employees;

-Claims occurring while parachuting or hang-gliding; or injury sustained while traveling in or on any two or three-wheeled motor vehicle operated by a person who does not hold a valid operator's license;

-Cosmetic surgery.

E. HOW TO PRESENT A CLAIM:

In the event of a covered accident, immediately notify the Club Representative or a responsible officer of the Chu Å Proof of Loss form (available from the Club Representative) must be completed. The front is to be filled in and signed by the Club official and the claumait, the back is to be completed by the attending physician. Notice of injury is to be forwarded to the US.D.A. National Insurance Coordinator within twenty (20) days, or as soon thereafter as reasonably possible to P.O. Box 22, Tucker, GA 30085-0022

PART III

A. PERIOD OF COVERAGE:

The policy term is January 1 through December 31. Coverage becomes effective for individual clubs under the policy on the day the application and premium for insurance is received by the USDA. National Insurance Coordinator.

B. COST OF PROGRAM:

Flat rate per member per policy term or any part thereof. Liability rates would be substantially higher if the Accident Medical portion were not to be included in this program.

THIS IS A SUMMARY OF COVERAGE-NOT A CONTRACT

Policy Located at www.usda.org.insurance.htm

For complete provisions, policy coverages terms, conditions & exclusions, please refer to the Policy at www.usda.org/insurance.htm. If there is any conflict between the provisions of this brochure and those of the Policy, the provisions of the Policy will govern.

USDA DANCERS INSURANCE

FREQUENTLY ASKED QUESTIONS

1) Why should a club and it members participate the USDA Insurance in program. This insurance program, especially designed for USDA dance groups, provides Accident Medical insurance, which helps protect club members from financial loss due to a covered accidental bodily injury, and Liability insurance, which protects the club and its members and association (club) officials from financial loss due to unforeseen incidents which may develop into litigation against members and dance organizations.

2) Are 'Exhibitions' and 'Specials' covered?

That depends on what the facility requires; if the facility doesn't want a certificate of insurance then the club can submit a notification of event form indicating where the exhibition is taking place; however, the club needs to remember that there is no liability coverage for the club if a certificate of insurance is not issued.

3) What else is really important to know to stay in compliance and correctly submit for valid claims?

It is important that the <u>club always have 100% of their</u> <u>members enrolled</u> in the insurance program; clubs are very lax about this procedure. Any time a dancer joins the club after the initial enrollment has been completed a fee must be paid for that member. If the club does not keep 100% of its members enrolled the club is considered as in non-compliance and could lose their insurance coverage. If a member of a club is injured and has not paid an enrollment fee then that dancer will not be covered in case of an accident. All <u>clubs should have a supply of "club accident forms" at</u> <u>their dances</u> and should always complete this form when an incident happens regardless of how small or insignificant the injury or incident may be at that time. The details are fresh in everyone's mind at that point and might not be several days or even weeks later when what may have seemed nothing important results in a major claim.

4) Why should a club be incorporated?

If someone should sue your non-incorporated Club for liability **in excess of your insurance coverage**, for breach of contract or for civil damages, you and each member of your club could be held separately and jointly responsible. What that means is, if the court finds against your club and there isn't enough money in the Club Treasury, then the balance comes out of <u>your pocket</u>. If you are incorporated as a nonprofit entity, in a judgment against your club, only the club's treasury and the assets of the club may be attached.

5) Does a club need Liability Insurance if we are incorporated?

It is important for your club to be incorporated, but it even more important to have liability insurance coverage for the Protection of your club treasury and its assets.

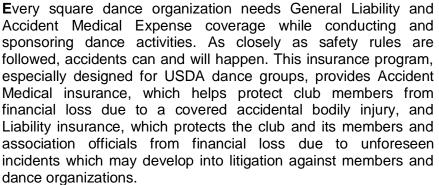
6) Question is about students? After they complete lessons, say in July. If they become club members, do they have to pay insurance for the

remainder of the year? If they do, is the premium the same as for a whole year or is it prorated?

Students are covered at no charge for up to nine months while they are taking lessons; once lessons are completed and they join the club an enrollment fee must be paid for them at that time for the remainder of the year. There is no grace period on their coverage so the enrollment should be done immediately to stay in compliance with having the club 100% enrolled. The fee is the same; it is not prorated. Needless to say, if the student does not join a club, there is no coverage for him/her. You must be a member of an enrolled club to have our insurance.

7) What happens to a member's insurance when a club folds? Since they paid for the year, does their insurance follow them for the rest of the year or is it tied to the club. If the club folds, does their insurance lapse until they are officially added to another club? Do they have a certain number of days coverage to join another club? Do they have to pay again when they join another club?

The club members have 30 days to join another club which has insurance to keep their insurance coverage active. This is club insurance so you have to be a member of a club to be insured. They would not have to pay another insurance fee if they joined an existing club which already has insurance. If they do not join a club within 30 days their coverage will end. The new club should complete the additional enrollment form indicating that their new members were previously insured with a particular club (give name) which folded.



LIABILITY INSURANCE

Limits of protection: \$1,000,000 combined single limit of liability for bodily injury and property damage per occurrence (subject to a \$100 property damage deductible per claim) while participating in scheduled and sponsored dancing activities. \$100,000 limit for damage to premises rented to you.

Who is covered: The club and its members while participating in club or organization sponsored and supervised dancing activities. Liability coverage applies in the United States, its territories or possessions, and Canada.

Limits of coverage: \$10,000 Usual and Customary Accident Medical Expense, including Den-tal \$10,000, Accidental Death Benefit \$10,000, Accidental Dismemberment Benefit (loss of both hands, both feet, sight of both eyes, or any combination thereof), \$5,000 Accidental Dismemberment Benefit (loss of one hand, one foot, sight of one eye). Note: Coverage is excess to any other valid and collectible medical insurance covering the same accident. Coverage provided for covered medical expenses incurred within 52 weeks of the accident up to \$10,000 for all eligible expenses as stated in the policy.

Who is covered: Club members will be insured while participating in any regularly scheduled and sponsored dancing activity worldwide, including group travel (10 or more club members) in a vehicle commercially licensed for transportation of passengers and operated by a person holding a valid operator's license for such vehicle, while being transported to or from a covered dancing activity.

What is covered: Accidental bodily injury sustained by an insured person while participating in dancing activities sponsored and supervised by a recognized club or organization.

Period of coverage: The insurance year is January 1 through December 31. Coverage becomes effective for individual clubs under the policy on the day the application and premium for insurance is received by the USDA National Insurance Coordinator. There is no prorating provision. This is necessary due to the large administrative expense of maintaining different policy dates.

Many times I hear a club member say that a caller run club does not need USDA insurance as "their caller" said the dancers in his club are covered by his insurance through Caller Lab. The following appeared in the July-August 2014 Callerlab's Newsletter: "As information, CALLERLAB's general liability insurance covers our Members only. Clubs and officers are not covered by CALLERLAB's policy. United States Dancers of America (USDA) can provide general liability insurance to dancers and club leaders. Clubs are encouraged to contact USDA for insurance liability coverage."

Students taking beginning classes are covered for nine (9) months at no charge to the club once a student roster is submitted.

Students should be encouraged to attend student dances such as half-way, three quarters and graduation dances. They should not be encouraged to attend club dances as their insurance coverage does not cover them for this activity. Their coverage is for activities related to students taking classes.

The required enrollment of 100% of club members is noted on the front of the trifold and should be distributed to all clubs when you send them their insurance certificate after they complete their initial enrollment each year.

One of the most common issues is dancing in a private residence or a privately owned facility that is covered under a person's homeowner insurance. Another part of this question is "are the dancers insured when dancing at a private residence?" The answer to both these questions is no, the club is not covered, the dancers are not covered. Markel's intent was never to provide coverage at а private residence either for liability or accident/medical". For this reason if you request a certificate for a privately owned facility such as a barn or for lessons in a home, the request will be denied. However, some good news - Markel will be evaluating our policy, coverages, intent, etc in early 2015 to ensure they continue to meet the USDA clubs' needs. I will keep you posted if changes are made. We have to be careful when it comes to changes as we do not want any increase in premiums to satisfy only a few clubs' needs.

Another item that seems to confuse our chairmen is our 8 dancer rule on a roster to get insurance coverage. Club A will submit their roster of 8 dancers and then find that three of those dancers are insured by Club B leaving only 5 dancers to be paid by Club A. They would then just pay the minimum fee of \$45.00. But you might say they only have 5 dancers – no, Club A listed 8 dancers on their original roster; Club B is paying for 3 of these dancers and Club A will only pay for the others. This is okay because Markel allows for a dancer to only pay for one club yearly but to get credit in any club the dancer belongs. Club A still has a roster of 8 dancers regardless of who pays their enrollment fee.

Many times I hear a club member say that a caller run club does not need USDA insurance as "their caller" said the dancers in his club are covered by his insurance through Caller Lab. The following appeared in the July-August 2014 Callerlab's Newsletter: "As information, CALLERLAB's general liability insurance covers our Members only. Clubs and officers are not covered by CALLERLAB's policy. United States Dancers of America (USDA) can provide general liability insurance to dancers and club leaders. Clubs are encouraged to contact USDA for insurance liability coverage."

Class lessons – when the proper form is submitted for beginning students who are taking lessons the stu-dents will be covered at

no cost to the club for nine (9) months. This form must be submitted to me ASAP for this coverage to begin. It can begin in one year and run over into the next year. When this happens, no new paperwork is necessary. This form should be submitted to me through your insurance chairman but can be sent directly to me if you wish to handle this way.

Independent dancers are not covered under our insurance. A guest of a club member is not covered by our insurance. Only the dancers whose names have been submitted on a club's roster and paid the insurance fee are covered. There are no exceptions to this statement!